

WHAT IS CLAIMED IS:

1. A method for generating Internet reward advertising to at least one user that may be accessed by a retailer, the method comprising:

a host website providing the user access to a host website having a retailer advertisement functionally linked to a retailer website;

optionally the host website receiving a payment from the retailer for hosting the retailer advertisement;

the host website or retailer website or host website and retailer website directing a reward to the user upon the user completing a designated transaction at the retailer website,

optionally, the retailer website directing a reward to the host website.

2. The method of claim 1, wherein the payment from the retailer to the host website is a base fee payment, an incentive-based advertising fee payment or a combination of a base fee payment and an incentive-based advertising fee payment.

3. The method of claim 2, wherein the incentive-based advertising fee payment is proportionate to the number of originations generated by users selecting the retailer ad on the host site, thereby accessing the retailer website.

4. The method of claim 1, wherein the amount of the reward to the user and the amount of the optional reward to the host website is calculated by a payment disbursement model.

5. A method for providing rewards to at least one user, the method comprising:

a host website providing a click-through retailer advertisement to a user;

a host website receiving payment from the retailer in exchange for posting the click-through retailer advertisement functionally linked to a retailer website; and

a host website directing the payment to the user upon the user clicking-through the retailer advertisement, and the user optionally completing a designated transaction at the retailer website.

6. A method for providing a reward to a user, the method comprising:

a host website collecting registration information from the user, whereby said user becomes a registered member;

optionally, a host website collecting a membership fee from the registered member;

optionally, the host website placing automated software on a data storage device utilized by the registered member;

a host website providing a user access to a host website having a retailer advertisement enabling the user to access the retailer website;

a retailer website providing a reward to a registered member completing a qualifying transaction at the retailer website; and

optionally, the host website or retailer website or both the host website and retailer website directing at least a portion of the reward to the registered member through the automated software.

7. The method of claim 6, wherein the registration information includes data descriptive of a method for the registered user to collect the reward.

8. Automated software executed on a user's client-side data processor device for providing rewards to the user.

9. The automated software of claim 8 wherein the reward includes at least one manufacturer-sponsored rebate or a retailer incentive-based advertising fee payment.

10. A payment disbursement model executed within a system for providing rewards for calculating the amount of a reward to be provided to a user on a host website or both a user and a host website.